

**Information to identify the case:**

Debtor 1	<b>David P Trimmer</b>	Social Security number or ITIN	xxx-xx-7516
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Kimberly L Trimmer</b>	Social Security number or ITIN	xxx-xx-1485
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-21931-KCF</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David P Trimmer

Kimberly L Trimmer

11/30/17

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 David P Trimmer  
 Kimberly L Trimmer  
 Debtors

Case No. 17-21931-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Nov 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2017.

db/jdb	+David P Trimmer, Kimberly L Trimmer, 23 Pleasant Road, High Bridge, NJ 08829-1617
516875771	+Chase Mtg, P.O. Box 24696, Columbus, OH 43224-0696
516875772	+Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321
516875774	+Kohls/Capital One, Po Box 9500, Wilks-Barr, PA 18773-9500
516875775	M&t Credit Services Ll, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn, Williamsville, NY 14221
516875776	+Mortgage Service Cente, Attn: Bankruptcy Dept, Po Box 5452, Mt Laurel, NJ 08054-5452

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Nov 30 2017 23:06:32 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 30 2017 23:06:29 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516875765	+EDI: BANKAMER.COM Nov 30 2017 22:43:00 Bank Of America, Nc4-102-03-14, Po Box 26012, Greensboro, NC 27420-6012
516875763	+EDI: BANKAMER.COM Nov 30 2017 22:43:00 Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516875768	+EDI: TSYS2.COM Nov 30 2017 22:43:00 Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516875769	EDI: CAPONEAUTO.COM Nov 30 2017 22:43:00 Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
516883138	+EDI: AISACG.COM Nov 30 2017 22:43:00 Capital One Auto Finance, a division of Capital On, Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
516875770	+EDI: CAUT.COM Nov 30 2017 22:43:00 Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Azl-1191, Phoenix, AZ 85004-1071
516875777	+E-mail/Text: bankruptcyteam@quickenloans.com Nov 30 2017 23:06:51 Quickn Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
516875778	+EDI: RMSC.COM Nov 30 2017 22:43:00 Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
516875779	+EDI: RMSC.COM Nov 30 2017 22:43:00 Synchrony Bank/Bassett Furniture, Po Box 965064, Orlando, FL 32896-5064
516875773	EDI: TDBANKNORTH.COM Nov 30 2017 22:43:00 Commerce Bank Na, Td Bank/Attn:Bankruptcy, Po Box 9547, Portland, ME 04112
516875780	EDI: TDBANKNORTH.COM Nov 30 2017 22:43:00 Td Banknorth, Po Box 1190, Lewiston, ME 04243
516875781	EDI: TDBANKNORTH.COM Nov 30 2017 22:43:00 Td Banknorth Mortgage, Attn: Bankruptcy Department, Po Box 1190, Lewiston, ME 04243
516875782	+EDI: WFFC.COM Nov 30 2017 22:43:00 WFFNB/Furniture Barn, Wells Fargo Financial National Bank, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516875764*	+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516875766*	+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516875767*	+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 02, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 21

Date Rcvd: Nov 30, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joseph J Mania, III on behalf of Debtor David P Trimmer jmbanklaw@gmail.com  
Joseph J Mania, III on behalf of Joint Debtor Kimberly L Trimmer jmbanklaw@gmail.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6